

International Women’s Day Forum on: Women Be Bold for Change in Adopting Agricultural Technology March 7, 2017, Benin City, Edo State

Organized by:

Foundation for Partnership Initiatives in the Niger Delta (PIND)
DFID Market Development in Niger Delta (MADE) project
USAID MARKETS II Project (MII)
Edo State Co-operative Farmers Agency (ESCAFA)

Report by:

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Introduction

As part of activities to celebrate the 2017 International Women’s Day with the theme ‘Be Bold For Change’ and in solidarity with women across the world, the Foundation for Partnership Initiatives in the Niger Delta (PIND), the DFID Market Development in Niger Delta (MADE) project, the USAID MARKETS II Project and the Edo State Co-operative Farmers Agency (ESCAFAL) organized the Forum on “Women Be Bold For Change in Adopting Agricultural Technologies”. The Forum was held on Tuesday March 7, 2017 at the Best Western Hotel, Benin City, Edo State.

The Forum brought together women farmers in Aquaculture, Cassava, Palm Oil, Poultry, Honey and other value chains. Government representatives, financial institutions, the media and other key agricultural value chain actors from across the Niger Delta and from other parts of Nigeria also participated in the forum.

The forum objectives were to:

- Increase awareness of available agricultural technologies for women in agricultural value chains;
- Facilitate mindset change for women in the adoption of modern technologies;
- Facilitate engagement between women in agricultural value chains and value chain players; and
- Provide avenue for networking and collaboration.

Pre-Opening Session/Side Event:

Participants, who came from the nine Niger Delta States and other States in the country including Lagos, Nassarawa and Oyo States set up their products for exhibition to demonstrate how technologies have supported agricultural development. Products on display included fabricated honeycombs, smoked fish from various fish farms, cassava chips processed from cassava, cassava flour, soup condiments like dried cocoyam, bitter leaves, black soup ingredients palm oil and plantain flour. Chinwe Nnoham Onyejekwe, Knowledge System Manager of PIND Foundation and Fidelis Ekom, Communication and Advocacy Manager of MADE were moderators of the forum.

Goodwill Messages

Goodwill messages were delivered by forum partners and invited guests.

Sylvester Okoh, PIND

The Field Projects Manager of PIND Foundation welcomed participants to Benin-City and to the forum. He introduced PIND as a non-profit organization that hopes to achieve sustainable, equitable economic development and peace in the Niger Delta, stressing their value of partnership and collaboration for sharing knowledge and leveraging resources. He said focus of the forum on adoption of technologies in agriculture was because technology is important for increasing efficiency of production, “so when women do not adopt technology, it means their productivity suffers”. He identified lack of access to finance and unfavorable cultural practices as two key constraints to adopting technology. He encouraged participants to listen carefully to the presentations and discussions, identify and take away tools with which to go boldly to improve their opportunities.

Mr. Fidelis Ekom, MADE

Who represented Tunde Oderinde, Country Lead of the MADE project added his voice in welcoming participants to the event. He encouraged participants to share gains from the forum with those who could not attend. Ekom said MADE is a program that seeks to increase the incomes of poor men and women in

the Niger Delta. MADE adopts the Making Markets Work for the Poor (M4P) approach in supporting target agricultural value chains. He reminded participants that IWD celebrates the courage of women and calls for determination to bring about change. He called for the use of mobile phone as technology for educating farmers. He informed the forum of MADE's Technology Adoption Grant (TAG), which was ₦80 million private sector matching grant fund aimed at stimulating improved performance in select agricultural value chains.

Chief Archibong Bassey, MARKETS II

Director of Household Economic Strengthening for MARKETS II, extended greetings from the project team to participants and introduced MARKETS II as existing to maximize agricultural revenue, working in few states including all the Niger Delta states. He said women empowerment equals household empowerment and therefore to empower a female farmer means helping a woman from just "being on the farm to actually farming". A woman being on the farm according to him connotes being a farm support, while actually farming refers to women who own and run farms as their livelihoods pointing out that women are focused and work hard always to achieve results. He identified a key challenge for women as access to land.

Mrs. Mercy Akpowowo, Edo State Farmers' Cooperative Agency

The Vice President of the Agency informed participants that the reason for IWD is to focus on the achievements of women and encourage them to do more, consciously closing the gender gap. She appreciated the forum partners for recognizing them as local partner to host this year's event in Edo State. She pointed out that the partners have been extremely supportive in building capacity of the Agency noting that the forum was organized as a platform to continue to encourage women, especially the large number of women in agriculture working under very stringent condition with little or no rewards. She referred to Vodacom, Western Union and TY Danjuma Foundation who have all been very supportive of women and encouraged participants to key into technologies provided by these organizations. She emphasized that technology will reduce labor and increase productivity.

Olusegun Solomon, Nigerian Institute for Oil Palm Research (NIFOR)

The Director in NIFOR, informed participants that today is his first time of seeing many female farmers gathered in a place. He appealed to participants to be attentive to ensure that they are richer in knowledge by the end of the forum. He commended the organizers, for organizing the event.

Mrs. Osayomore M.O., Edo State Agricultural Development Project (ADP)

The Head of Women in Agriculture of Edo State ADP said this was her first time to attend such large gathering, she described ADP responsibility as transfer of knowledge to rural folks and teaching women new technology. As such, she promised to take the new ideas to be gathered from this event to the ADP extension workers who will take same to the rural farmers.

Comrade Kadiri Bashiru, Permanent Secretary, Edo State Ministry of Agriculture

The Permanent Secretary on behalf of the government and people of Edo State appreciated PIND and its partners for organizing the IWD forum in Edo State. He stressed the need for Nigeria to develop agriculture and not depend on oil, noting that great countries of the world like Japan, China and America have benefitted immensely from agriculture.

Bashiru commended the organisers for focussing on women who according to him are "the nucleus of every society". He encouraged women to be part of the agriculture sector, particularly technology-driven agriculture. He encouraged participants to resolve to produce more and even export to other countries

adding that the current recession should not be seen as a minus but a drive for Nigerians to take positive action for change and women must be part of the drive for change. He thereafter declared the forum open.

Feedback from IWD 2016 Forum

Three women who participated in IWD 2016 gave testimonies of actions taken after the forum that have resulted in positive changes in their lives and that of their associations. They are as stated below:

1. Mrs. Nancy Iheduru, Executive Director, Center for Creative Development Studies (CCDS)

She attended the 2016 Forum as a leader of CCDS and executive of Nigeria Employer's Consultative Association's (NECA's) Network of Entrepreneurial Women (NNEW). She said participation at the forum inspired her to take actions. She learnt that one can pick any convenient part of the value chain. She has become a poultry farmer. As an individual, she was encouraged to use vegetables to replace the flower gardens around her home, making money from it. She shared the new knowledge with other CSOs and met Nigeria Stored Products Research Institute (NISPRI). They visited Nigeria Export Promotion Council (NEPC) and have mobilized more women to get involved in agriculture. For her, the 2016 Forum gave her a mindset change.

2. Mrs. Agatha Murphy, Fish Farmer in Ogoja Local Government Area of Cross River State

She attended the 2016 IWD Forum as a small fish farmer. She attempted to get credit facility from Bank of Agriculture but could not because of stringent rules. Based on advice from the forum to start small and also seek other sources of financing, she raised funds locally. Funds she raised was used to drill borehole and to increase her fish ponds from three to 15. She sold water from the borehole to support powering the generator used for the borehole and to sustain the borehole. She developed fliers to advertise her business in her church as well as among established organizations and that increased her market.

3. Eris Ibi, Executive Director, Working Fingers International, Asaba Delta State

This association has a membership of 300 women and were privileged to host the event in Asaba in 2016. Following the event, and being already involved in small farming, they expanded their farming activities by leasing 15 acres of land in Abraka out of which they cultivated 10 acres while the five remaining acres are yet to be utilized. From knowledge gained, they sensitized female farmers, attended the cassava summit and started the NAEC training powered by MADE. They have been involved in campaign against Gender Based Violence. They faced challenge of herdsmen attacking their sprawling cassava farm destroying all their farm produce. They called for help from the government and well-meaning Nigerians.

Lead Paper Presentation

The lead paper titled, "Women Be Bold for Change in Adopting Agricultural Technologies", was delivered by Professor Rosemary Okoh of the Department of Agricultural Economics & Extension, Delta State University.

Prof. Okoh in the background section, talked about the unique nature of the Niger Delta region, being the world's largest wetland characterized by biological diversity; it represents 12% of Nigeria's surface area and has a population of 28 million people. She referred to the region as the life wire of the Nigerian economy since the oil sector contributes as much as 40% of the Gross Domestic Product (GDP); the people have very rich culture and heritage. Despite these, the level of poverty, unemployment, intercommunity conflict, conflicts over land, housing pressure, crime, and depletion of the biodiversity are very high in the Niger Delta region.

The presenter pointed out that agriculture in this region is rain-fed, and largely dependent on crude traditional implements which have low productivity with very minimal application of improved technologies. In addition, there are natural hazards including erosion, flooding, excessive rainfall, sea surge, continuous land slide, excessive heat, rain, wind storms. Access to market and credit are limited. All of these have had adverse impacts on agricultural productivity, declining yields and outputs from crops, non-timber forest products, wild resources, fish stock in rivers and streams and fishery. Today, food insecurity is rife in the region and it is on this note that the question of adoption of appropriate agricultural technologies for the vast majority of farmers has become a concern.

Women constitute over 50 percent of the Nigerian population. Rural women account for 70 percent of agricultural labour, 80 percent of food production, and 100 percent of processing. Women undertake 60 to 90 percent of the marketing of agricultural products and over 60 percent of agricultural productions are executed under Nigerian traditional settings. It is on this note that the question of adoption of appropriate agricultural technologies for the vast majority of farmers, particularly the disadvantaged group (women), to enhance their ability to expand their agricultural production arises.

Improved agricultural technologies In Nigeria:

- Use of fertilizer, insecticides, herbicides,
- High yield variety seeds,
- Seed dressing chemicals,
- Storage chemicals,
- Mechanized farm operation,
- Tractor hiring service,
- Irrigation construction, etc

Some examples of application of technology in agriculture:

- Chorkor Fish Drying Oven in Ghana,
- Multi-storey farming in Ethiopia,
- Cocoa Project in Liberia,
- Installation of biogas digester for cooking in the Government house kitchen,
- Training and construction of Eco stoves in Emu Onu Orogun Community in Ughelli, Delta State,
- Introduction of high yielding cassava variety TMS – 981058, yam mini-sets technology,
- Hands-on training on the production of compost manure
- Entrepreneurial training for farm management

So far, PIND Foundation, MADE and MARKETS II and their partners have done so much in the development and introduction of technologies to communities of Niger Delta region via the introduction of agricultural technologies in oil palm, cassava and aquaculture value chains. Providing mechanical harvesters, digester screw press for processing palm oil has been introduced. It has increased yield by as much as 15%.

Factors influencing decisions to adopt:

- Confusion regarding technology of which program to choose, which value chain is relevant for which gender at what location

- Traditional factors that explain variability in adoption including farm size; exposure to and capacity to bear risk; human capital, labor availability; credit constraints, land tenure and access to commodity markets
- Socio-economic characteristics of farmers including years of residence in the village, main occupation, media, mobile phone, farming experience, ownership of farm land, vocational training, livestock, access to seed, contact with extension agent, income from other crops.
- Farmers need to know benefits of adoption of improved agricultural technology which has the capacity to enhance production such as labor and land; enhanced productivity, increase output and income of adopters, enhanced welfare of adopters enhance welfare of adopters, less laborious tasks and enhanced food security.

Constraints to the adoption of agricultural technologies:

- Women's poor access to land and other wealth generating assets,
- Inadequate information and innovation,
- Low level of education and that often translates to inability to understand and apply improved agricultural technologies,
- Inadequate extension contact, high cost of inputs,
- Late arrival of government supplied inputs such as a fertilizer constrain adoption of improved agricultural technologies,
- Dearth of data for planning intervention programs in farming communities,
- Poor access to credit to expand production which increases risk aversion and their unwillingness to adopt improved agricultural technologies

Recommendations to assist adoption of agricultural technologies:

- Developing a comprehensive data base on the characteristics associated with the highest rates of adoption to provide insight for project planners on risk thresholds of the farmers, resources available and constraints
- Taking appropriate policy decisions to ensure that farm size and land tenure systems favor women to enhance their ability to adopt improved agricultural technologies,
- Inform women farmers through community engagement; establish functional monitoring and evaluation system,
- Identify value chains that have challenges and need technological solutions, set up adult education centres in the communities for women to acquire certificates and skills for a more functional existence
- Increase access to credit by establishing more facilities with credit guarantee schemes.
- Women farmers to adopt ICT/new media technology for gaining more market access via face book, whatsapp for advertisement and price tracking.

Key Paper Presentation Concluding story:

This paper was concluded with the story about a poor woman who was trekking home with a heavy load on her head and a community member driving past saw her and offered to give her a ride. She got into the car and still carried her heavy load on her head while inside the car. This story is the same with the woman who

refuses to adopt agricultural technology; she would still bear her burden despite available technologies to lift the weight of her.

Panel Discussion

Following the key paper presentation by Prof. Okoh, a panel of 10 persons was invited to address some of the issues raised from the paper and the panel discussion went as follows:

Cynthia Umoru, a successful young farmer and Special Adviser to Minister of Agriculture

Being inspired by the presence of women, she said the forum was an opportunity to leverage on the knowledge to be shared advising that women must be productively engaged. She advised women to learn basic business skills and principles that will make them “bankable”, for instance keeping their books and knowing their turnover. Women should stop being emotional and start being professional, “always consider that gender is men and women and that business is business”. She advised women to always ask the right questions, consider other fund raising options such as crowd funding. Women should identify people who have the skills that they lack and partner with such since they may not be able to pay for professional services. Farmers in business must set records to demonstrate that they can be trusted, network with people who have succeeded.

Gerard Umeze, Harvest Plus Deputy Manager

Eradication of Malnutrition: Bio-fortification reduces malnutrition through ensuring that the foods we eat are more nutritious. Therefore, in aligning with the theme of the event, women are encouraged to become courageous to cross the rubicon of the various technologies that can help agricultural production, processing and marketing. People get hungry because they do not have enough micronutrients, although it does not strike the belly, it is there as over “2300 children and 145 women die daily from malnutrition”. Harvest Plus products of cassava and maize promote Vitamin A which prevents blindness, they are high yielding, disease resistant and more nutritious which makes people healthier. Technologies developed by Harvest Plus include shredders and *automated fufu sieve*, they also support good agricultural practices to help women and farmers increase their yield and reduce cost. Participants were invited to participate in a workshop scheduled for Akure on March 31, 2017, to encourage communities to continue to adopt the bio-fortified products because for Harvest Plus, “technologies are not only in machines”.

David Musa - General Manager, Bargong Farms

Musa Recognized women in bee keeping value chain and said “any development that is not engendered is endangered”. Bargong Farms is into the bee-keeping value chain and has partnered with USAID MARKETS II to train and combine soya bean production with bee-keeping.

He said Nigeria was not producing honey informing that the aim of bee-keeping is to enhance pollination. For environmental consideration, after fertilizer, pollination is the next. Regarding the future of bee keeping he stated that the women groups are more productive because they pay more attention and are more focused. Women being key in the humanity survival chain must realize that technology starts from change of mindset. They are therefore encouraged to carry their bees around to cause pollination because with bee-keeping, women have enhanced economic status.

Marian L. Labbo, Senior Manager, Youth and Gender, Bank of Agriculture (BOA)

Labbo advised women farmers to inculcate savings mobilization attitude, plan and start early if they require facility from the bank of Agriculture, knowing that their farming activity is time bound. BOA has an interesting poultry project in Kwali whose owner accessed the initial facility of ₦3 million and has grown to the point of accessing ₦32 million credit facility with all automated practices on the farm. Currently, BOA collaborates with a lot of groups and ministries including MADE, NDDC, and Federal Ministry of Agriculture and Rural Development because they cannot meet all the needs of customers alone. Women farmers were encouraged to join groups and be inquisitive. The ₦1 billion project mapped out strictly for the Niger Delta is available and accessible, but farmers need to start processing early and follow the stated procedure.

Bukola Awosanya, Sterling Bank Representative

The major challenge of many commercial banks is lack of understanding, especially with non-agric professionals heading the Agric. banking department but this bank has ensured that the team understands agric. and speaks the farmers' language. Finance is part of technology. There are various schemes for partnerships, but farmers are not interested in equity contribution educating that equity in business helps to ensure seriousness. "Agriculture is a business, a profitable venture where you can make money". MADE has partnered with the bank to share farmers equity while Sterling Bank funds the balance. They also support both cooperatives and clusters which make support easier - providing 75% while the farmer brings 25%. The Central Bank of Nigeria has directed registration with collateral registry. Farmers are therefore encouraged to be in cooperatives and clusters.

A key challenge is that farmers default in paying back loans and this limits facilities available to other farmers or provision of further support to those already benefitting "when a loan is fully repaid, more is accessed". All the loans to small-holder farmers are a maximum of 9% interest rate.

The bank is working with MADE to give grants and enhance knowledge through capacity building, there is also the gender mainstreaming which is being implemented through the women in agriculture program of the bank. In this program, women can benefit up to N1Million on a project that is "bankable" with a proposal. Sterling Bank comes down to the level of individual farmer, especially through their partnership with MADE.

Olusegun Solomon, NIFOR

This institute was established in 1935 and is involved in research in oil palm, coconut, raffia, shear tree and date palm. Women limited access to information on innovation has been identified as a constraint to adoption of technologies. Another constraint is access to land. For instance seed development which is a key aspect of oil palm production requires a large expanse of land for nursery. The institute has trained people to fabricate equipment required to improve productivity of palm oil. Women were encouraged to gain knowledge in storage technology. Reference was made to a woman who boldly borrowed the sum of N4 Million to store goods in 2015 and sold during the scarce period of 2016 at N24 Million, making a profit of N20Million.

Peter Idaewor – Director of Idaewor Farms

"The only one technology known in cassava processing is passion for what one does". His organization has developed Cassalina, from cassava. They have other products in fufu, starch, chips and grits. Expressed willingness to share information about Casalina with interested participants. He told the forum that "Cassava leaf is now a goldmine". He explained this. After harvest gather the upper leaves cut from the cassava stem. Slice them like vegetable, pack inside an air-tight container, cover with nylon bag and remember to mark

the date when the vegetable is sealed in the container. After 25 days of incubation, the vegetable is ready to be fed to cows, sheep and goats. “You can now see that all parts of cassava are useful. So when you see cassava, you see money”.

Nabeel Adeyemi, Appropriate Technology Advisor, PIND Foundation

The structure of the people taking technology is key, and while we have several businesses around, many of them are not viable. How much does a farmer pay herself as part of business cost? Farmers do not pay themselves. Very importantly, the structure of women organizations is weak and PIND has identified Business Service Providers who diagnose organizations and reposition them to be able to access support like credit facilities from banks. More so, several farmers do not really know what technology they require and why it is necessary, therefore, farmers need to know what will work and that is the concept surrounding Appropriate Technology Enabled Development (ATED).

Questions and Responses

- To Bank of Agriculture: Three years ago, PIND introduced their association to BOA and they followed the stipulated procedure of registration and operating an account but yet to receive any credit to support their agricultural activities, despite several follow-up. Why?
- To Sterling Bank: MADE sent their group to Sterling Bank and being a women’s group without money, can the bank visit farmers and actually see what they are doing in order to provide support to them. Bank should not say “women farmers cannot pay” when we have not received any loan.
- Can we receive tractor services and pay, so we will pay from our produce?
- How can banks improve on their loan services, given that we have several women cooperatives and very stringent bank conditions? For instance, the women groups come from distant places, the women are discouraged by bank conditions and too much movement, the loan is small @ N250, 000 or even N1 Million per group.
- Give details about the Harvest Plus workshop in Akure?
- How long does it take to recover investment in bee-keeping?
- The packages of financial institutions are unfriendly, what can be done? For instance, cooperative farmers group opened an account with the BOA and paid in N300, 000 for over one year. With the pressure on the leadership when the loan could not be accessed, the account was closed.
- Heard about MADE from BOA, but it seems that the benefits from their partnership is a secret since it is a grant. If not, farmers are interested, how can we benefit?
- How did Sterling Bank select the 60 women groups penciled down to benefit from the grant, we are interested, how can we benefit?
- To Cynthia Umoru: Farmers and processors are demoralized by lack of marketing, what can we do?
- To Harvest Plus: We requested and received Vitamin “A” cassava stems, which we distributed to farmers clusters for multiplication, but some stems were not identified. In the future, please, properly identify the varieties.
- How can we access the automated fufu sieve?
- Procured a fabricated flash dryer and after drying fufu, bees gathered and team used fire to disperse the bees. So, can bees be raised in the cassava processing point?
- BOA is very slow, why?
- As an off-taker of cassava farmers, MADE came with N70, 000 support, test running with 50 persons, this is not viable.
- How can we access the stems that matures in nine months
- How can we access both Vitamin A cassava and maize for planting?

- How can we buy and store palm oil and not lose the value
- To Cynthia: Please, tell us your success story of growing from N27Million bank loan to N7 Billion capital. What were your challenges and how did you survive?
- To Sterling Bank: We started the Anchor Borrowers Scheme three months before September when it was launched. The bank said that the account required a zero account, but on getting to the bank, we used N2000 to open the account, in addition to requirement of photo album and other stringent conditions. Farmers have strived to complete the procedure and conditions, yet the funds have not been released, why?

RESPONSES TO QUESTIONS FROM PANEL DISCUSSION

1. Cynthia Umoru

- a) She said she learnt business skills and principles, kept books and knew her turnover to be bankable and that was how she was able to borrow N27 Million from the bank. She repaid the loan and now has a large capital base.
- b) Now engages in crowd funding through partnership and networking with successful professionals who can share the cost of investment and provide professional services based on skills that she does not have.

2. Harvest Plus:

- a) The sieve will be available at the workshop scheduled in Akure on March 31, 2017. The training in Akure is only for one day. Participants to be responsible for the logistics.
- b) All Vitamin "A" cassava roots are yellow as a common characterization. Harvest Plus provides information on the stems through the Agro Shop, their online marketing platform www.agroshop.com.ng. There are partners also in all the states of the Niger Delta who can provide both information and stems to farmers.
- c) Maize seeds are white and yellow fortified with Vitamin "A". For quality, farmers are advised to buy from Premier Seeds.

3. MADE

- a) Explained that information on MADE has been very widely disseminated on all social media platforms, radio, and paper. MADE has even provided phone numbers on the radio for responding to farmers' questions.
- b) Farmers are advised to find out what the conditions are and work towards meeting them because the banks have internal policies that must be complied with while implementing the grants scheme.

4. Bank of Agriculture (BOA)

- a) To access their facility for N500, 000, farmers must come as cooperatives and open an account with a business plan and two guarantors.
- b) Farmers should be honest and transparent, because dishonesty in responding to questions when recognized results in delay or outright non-release of loans.
- c) Bank of Agriculture defines cooperative as a group of 10 persons of like minds.

- d) Requirements to open and operate an account with BOA include: NEPA bill, Resolution of Board to open the account, N1000 (One Thousand Naira) minimum deposit from each of the 10 persons
- e) Identity of each person (any of the following) National ID Card, Driver's License, International Passport, Voters Card.
- f) A cooperative may decide to purchase a tractor.
- g) Collateral registry is usually done by the bank, only requires applicants to provide the information about the collateral and the bank will register for them.

5. NIFOR:

- a) Oil palm can be planted in Abuja
- b) Each palm seedling is ₦300 (Three Hundred Naira)
- c) For oil storage, pour oil in good drums and preserve where there is no direct light. Can even be preserved in this manner for more than one year.

6. Bargong Honey Farms

- a) Quantity of honey from a bee-hive is a function of the technology used. For a traditional hive, maximum is seven litres per annum. From the transitional beehive, this is closer to traditional; the harvest is between 13 to 18 kg annually. The advanced beehive gives between 35-45 kg per hive yearly. It is possible to harvest two to three times annually, depending on set up time. March and September were said to be honey flow season.
- b) On having beehive at cassava processing point, wherever bees come means they are in that ecosystem and whenever they come in numbers, it means that they have seen what they lack and are being drawn to the place.
- c) Women were encouraged to have bee-keeping cooperatives to be able to explore collective opportunities.

Before leaving, Prof. Okoh advised women farmers to grow their income through vegetable farming: "convert your flower pots to vegetable gardens. Use your small space and earn income in addition to improving family nutritional levels".

Experience Sharing on Application of Technologies

Ms. Femi Oyedipe, Chief Executive Officer of Loshe Chocolate

"We process cocoa into chocolates that retain the identity of where the cocoa bean is sourced. Customers are sensitized to understand the value of what Loshe chocolate does through all available social media platforms. The company has experienced challenges in equipment but the local industry has been creative in helping the company to fabricate processing machines. For packaging, the company visits Mushin to buy cardboards and designs. Technology actually starts from the mind through modifying knowledge and integrating creativity". There are three basic chocolate products: Dark which is very healthy, has anti-oxidant, stimulates mood and increases libido. It has less sugar, no milk and very tasty. It is recommended for plus sized people. The white and milk ones are equally healthy and none contains additives or preservatives.

Blessing Agu – A Practicing Farmer

Young and prudent, she started a small farm from a very small portion of land that has grown to 25 acres. She has not received any form of support in the vegetable production that she is fully engaged in, which she started with ₦80, 000 (eighty thousand naira). She has had her serious challenges but also has success stories. She uses online media to identify markets (identified Port Harcourt and a growing market) and to continue to improve herself through finding out what other people are doing. She drives a tractor personally to plough her farm and that reduces cost of engaging a tractor driver. She has created an initiative called farm-hub, an online campaign platform, encouraging young people to get involved in agri-business. She has since participated in two agri-business dialogue and this is only her fourth year in business. “There is money in agri-business; every individual farmer only needs to identify their area of interest on the value chain. Women farmers need to network, use websites, face book and other such platforms to advertise. Regularly update the profile photo, engage in whatsapp groups related to what you produce, they abound online, search and find them”.

Mrs. Felicia Okafor - Agri-prenueur

She started with poultry and rabbitry and later added plantain flour which she processes with solar oven dryer. She processes fish with oven. She said she was in the process of adopting bio-gas learnt from Songhai. She took a loan of ₦250,000 (two hundred and fifty thousand naira), from National Directorate for Employment (NDE) and it was difficult to repay, therefore, she has concentrated on building her business though locally sources funds. She keeps her financial records properly and has engaged someone to develop an accounts policy for her company. She has commenced goat production with two native females and one ‘hausa’ male goat to reproduce the mixed breed with height of hausa goat and the fleshy body of the native goat.

Ms. Ethel Claire Niagwan – Plants Liquid Fish Farms Nigeria Limited

Commitment was her watchword. She had ₦300, 000 (three hundred thousand naira) when living with her older brother who later died. She continued to stay in Port Harcourt, rented a fish farm and invested. She asked questions and engaged with other fish farmers. She began fish smoking. She grew her farm from 3000 to 50000 stocks of fingerlings but she incurred some loses along the line. Now, packages and sells with a shelf life of three months. There is reduced moisture content to 7% and the fish is so dry and good that she sells even beyond the Nigeria market. This business is in her fourth year and there are different technologies for different aspects of the business. She advised participants to find out what they want and go for it.

Conclusions

Some participants spoke about the forum

“I can now do much, I do not have to look for loan to start or continue my business”.

“I have learnt to integrate vegetable farming into my fish farming, I will grow higher.”

“I am going home motivated, one can start small and age is not a barrier as seeing these young people is quite encouraging”.

“I have been given opportunity to increase knowledge as a farmer and community officer. When I get to the rural areas, I will inform the women because when you are not informed, you are deformed”. –

Magdalene Ogbebulu O. 08036833936, Community Officer in Charge of the N2 Billion Loan Disbursement in Edo State

“I appreciate the organizers for the forum as I learnt a lot, but especially how to grow business without funds and can now integrate cassava, palm oil, fish farming and vegetable farming” – Ann Williams, 080688587303

“The financial institutions are not transparent. They should give right information as we are all partners”. – Francis Omo Agege, Chairman, Catfish Farmers Association of Nigeria.

The event came to a close at 4.00 pm with a group photograph and a closing prayer by a volunteer.

Appendix

Participants' List.

S/N	PARTICIPANT'S NAME	SEX	AGE	ORGANISATION	PHONE NUMBER	EMAIL
1	Fghatekokhina Benjamin	M	A	Edo State Farmers Agency	09032743523	lbashafekokhina@gmmail.com
2	Maria Obazuwa	F	A	Girls Power Initiative	08055215452	Maysun20032003@yahoo.com
3	Kabe Obayuoana	F	A	Edo State Farmers Agency	08139183482	=
4	Eris J. Ibi	F	A	Working Fingers International	08033921292	
5	Adah Ojeah	F	A	Obior Cluster	08165167110	=
6	Esther Ojeah	F	A	Obior Cluster	08103145300	=
7	Aigbodion Happiness	F	A	South South Apex Farmers	07061075874	=
8	Olazimi Deborah	F	A	United Grammar School	07030792106	=
9	Ediae Edina	F	A	NCINS	08037499407	=
10	Akpotu O. Mercy	F	A	Farmer	08032453993	Mmeinfo247@gmail.com

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11	Om0-Agege Francis	M	A	CAFAN Delta State	08035186240	Agegefrancis@yahoo.com
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14	EbohaOsochukwu	F	A	CANP 74 Asaba	08037483648	=
15	Eke Patience	F	A	Edo State Farmers Agency	08097408502	=
16	Izekor Racheal	F	A	Edo State Farmers Agency	08068638900	=

17	Mrs. A.P. Usiomoifo	F	A	N.C.W.S.	08171268881	=
18	Dorcas Ose Eigbe	F	A	N.C.W.S.	08035239333	=
19	Margaret Aiwerio	F	A	Edo State Farmers Agency	08153189391	=
20	Ehinila Emmanuel	F	y	Edo State Farmers Agency	07066746983	=

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23	Rita Paul	F	A	Great Farmer	08065373805	=
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29	Ugwoke Chinenye	F	A	Edo State Farmers Agency	08067700401	
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36	Victoria Igbonaoba	F	A	Edo State Farmers Agency	07062292864	=
37	Omigielmade	F	A	Edo State Farmers Agency	=	=
38	Esther Igbafe	F	A	Edo State Farmers Agency	09064043028	=
39	Ehimen Beauty	F	A	Edo State Farmers Agency	0904090011	=
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45	Nkem Joy	F	A	Ika Cassava Growers	08141327539	=
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55	Stella Emem	F	A	UPFFA	08056750721	=
56	Udokalshare	F	A	UPFFA	08058547687	=
57	Mercy Egbakjusu	F	A	UPFFA	07069288074	=
58	Evelyn EdirinBikuwe	F	A	UPFFA	08120507577	
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60	Mrs. Dora Imovi	F	A	UPFFA	08023243226	=

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62	Ann Williams	F	A	Camp 74	08068587303	=
63	Diyen Doris	F	A	Camp 74	08037580593	
64	Rose Mene	F	A	Camp 74	08103089554	=
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67	Ekuator Musa	F	A	NCWS	08058814209	=
68	Rev. Newamn	M	A	ESCAF	08003417195	=
69	Maria Orogu	F	A	ESCAFA	0818414629	=
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89	Caroline Iyame	F	A	Orhuomon	09090504058	=
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98	Godson Onuekusi	M	A	PIND	08037039 659	=
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153	Eghareusa Esone	F	Y	Eliha Party Member	08164508991	
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